of which could be visited with resumption of grant. Rules have also been issued under the Land Conservancy Regulation, IV of 1091, regularising the treatment of encroachments on Government lands, preventing hardship to *bona fide* occupants of such lands in cases in which the occupation is unobjectionable, and securing the timely eviction, in the interests of the public, of occupations which are really objectionable.

6. Agricultural Loans.—The next measure of importance that has been undertaken with a view to the improvement of the lot of the agricultural population is the revision of the rules relating to the grant of loans under Regulation IX of 1094. Under these rules, officers of the Land Revenue Department are empowered to grant loans for the purchase of cattle, seeds, manure, implements of farming, and machinery and other appliances useful for agriculture or for making agricultural produce fit for the market, in addition to loans for improving the condition of the lands themselves or their irrigational or drainage facilities. The catalogue of objects is fairly comprehensive, comprising as it does every variety of agricultural activity. The Regulation and the rules were practically a dead letter in the past ; but a sum of Rs. 1,00,000 has been car-marked for the purpose of these loans in the budget for the current year, and with a view to popularise the loans, the procedure relating to enquiries has been simplified, enhanced powers have been conferred on the land revenue officers, stringent instructions have been issued for the speedy disposal of applications and the disbursement of loans to the applicants personally by responsible officers, encumbrance certificates in regard to property security have been ordered to be granted without payment of search fees, provision being also made for the grant of loans on adequate personal security, and a system of equated repayments has been introduced under which the amount due for each instalment is definitely fixed so as to cover both principal and interest, the latter being so low as 6¼ per cent. as against the rate of 7 per cent. recently adopted by the Mysore Government. The Government are glad to note that the facilities thus afforded have already begun to bear fruit, and that during the first five months of the current year loans to the extent of Rs. 47,800 have been granted, of which a sum of Rs. 20,000 has been actually disbursed.

7. Irrigation.—The extension of wet cultivation in the area commanded by the Kodayar channels in South Travancore is another important matter that has engaged the attention of the Government during the past twelve months. In my address last year, I referred to the appointment of a Special Officer for effective work in this direction, and you will be glad to learn that the work of that officer has been making appreciable headway. He has added to the registered irrigated area an extent of about 400 acres and has succeeded in inducing the interested ryots to cut distributary channels and open agricultural roads over an extent of 3 and 4 miles respectively. He has also been doing active propaganda work and pushing forward agricultural loans in the commanded area, 28 loans covering a sum of about Rs. 17,500 having been sanctioned and Rs. 12,000 actually disbursed by him up to the end of Dhanu 1097. A further examination of the causes that retarded the progress of conversions within the commanded area has disclosed the fact that the existing arrangements for the distribution of water under the project have contributed in no small measure to the indifference of the ryot population in this respect. As in the case of all large systems of irrigation, the distribution of water purely through official agency has been the main cause of agrarian discontent in South Travancore also, and it is clear that the only way of removing this discontent lies in bringing about the co-operation of the ryot and the official in regard to this function and in making both of them equally and mutually responsible. With a view to achieve this object by the organisation of a system of irrigation panchayats, largely non-official in composition and character, the Irrigation Regulation has been amended by Regulation V of 1097, and a set of comprehensive rules regulating the constitution and working of such boards will be issued shortly. The same Regulation would enable Government to tackle satisfactorily the equally important and difficult problem of putting up bunds for the cultivation of punja lands in Kuttanad and other localities similarly situated. The progress of the scheme for the improvement of

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